

Information to identify the case:

Debtor 1	<u>Camille D Vaughn</u>	Social Security number or ITIN	xxx-xx-0508
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-14776-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Camille D Vaughn

1/10/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Camille D Vaughn
DebtorCase No. 18-14776-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db
+Camille D Vaughn, 7203 Tamarron Drive, Plainsboro, NJ 08536-4302
517382084 +Asset Maximization Group, Inc, 26-12 Borrough Pl, Suite 6B, Woodside, NY 11377-7835
517431522 +BANK of AMERICA, N.A., Carrington Mortgage Services, LLC,
1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948
517382085 +Bank of America, C/O Parker McCay PA, 9000 Midlantic Drive, Suite300,
Mount Laurel, NJ 08054-1539
517425063 +Bank of America, N.A., C/O Carrington Mortgage Services, LLC, POB 3730,
Anaheim, CA 92803-3730
517382088 +Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074-5001
517491530 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
517461872 +Hearthwood at North Brunswick Condominium Associat, c/o McGovern Legal Services, LLC,
850 Carolier Lane, North Brunswick, NJ 08902-3312
517439120 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517382097 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517382096 +Premier Management Associates, Hearthwood at North Brunswick, 140 Sylvan Avenue,
Englewood Cliffs, NJ 07632-2514
517458922 +Pride Financial LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 207,
Parsippany, NJ 07054-4609
517440370 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517382099 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jan 11 2020 04:58:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:52 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517382086 +EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517382089 +E-mail/PDF: creditonebknofications@resurgent.com Jan 11 2020 00:36:06 Credit One Bank,
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517984129 EDI: Q3G.COM Jan 11 2020 04:58:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
517382091 +EDI: NAVIENTFKASMSERV.COM Jan 11 2020 04:58:00 Dept Of Ed/Navient, Attn: Claims Dept,
P.O. Box 9635, Wilkes Barr, PA 18773-9635
517543983 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:36:13 LVNV Funding LLC,
c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
517532780 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:36:14
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517523296 +EDI: MID8.COM Jan 11 2020 04:58:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
517382095 +EDI: NAVIENTFKASMSERV.COM Jan 11 2020 04:58:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barre, PA 18773-9500
517539332 EDI: NAVIENTFKASMSERV.COM Jan 11 2020 04:58:00 Navient Solutions, LLC on behalf of,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517576170 +E-mail/Text: bankruptcy@pseg.com Jan 11 2020 00:30:57 PSE&G, Attn: Bankruptcy,
PO Box 490, Cranford NJ 07016-0490
517514911 EDI: Q3G.COM Jan 11 2020 04:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517384097 +EDI: RMSC.COM Jan 11 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517382098 EDI: TFSR.COM Jan 11 2020 04:58:00 Toyota Motor credit Corp, Po Box 8026,
Cedar Rapids, IA 52408

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Hearthwood at North Brunswick Condominium Associat, c/o McGovern Legal Services, LLC,
850 Carolier Lane, North Brunswick, NJ 08902-3312
517382087* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517382090* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517382092* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517382093* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517382094* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jan 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor BANK OF AMERICA, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corp dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Katherine Knowlton Lopez on behalf of Creditor BANK OF AMERICA, N.A. klopez@logs.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corp
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo on behalf of Creditor Hearthwood at North Brunswick Condominium
Association, Inc. collections@theassociationlawyers.com
Robert C. Nisenson on behalf of Debtor Camille D Vaughn rnisenon@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Tiffany L Byczkowski on behalf of Creditor Hearthwood at North Brunswick Condominium
Association, Inc. collections@theassociationlawyers.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9